



WESTFIELD
SPECIALTY BROKERAGE
SERVICES

Sharing Knowledge. Building Trust.®

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Commercial Lines Carriers and Programs

5 Star Specialty

- Directors & Officers
- Employment Practices Liability
- Miscellaneous Errors & Omissions

APEX Insurance Managers (First Mercury; Praetorian Specialty)

- Habitational
- Restaurants
- Bars/Taverns
- Nightclubs
- Social Clubs/Adult Clubs
- Theaters
- Bowling Alleys
- Billiard Halls
- Grocery Stores
- Service
- Office

Avreco Underwriting (Lloyds of London)

- Property
- General Liability
- Professional
- General Liability, Professional

American Bankers (American Reliable)

- Equine Liability
- Horse Farms (related coverage)
- Umbrella (over their own GL)

American Equine

- Equine Liability
- Horse Farms (related coverage)
- Umbrella (over their own GL)

American Safety

- Combined pollution/ professional

AXIS Insurance (formerly Media Professional)

- Media Liability including copyright infringement
- Misc. Professional Liability
- Publishers Liability

Beazley

- Miscellaneous E&O
- Tech E&O
- Media E&O

Braishfield Associates Inc. Underwriters at Lloyds, London

(not available in KY and Illinois)

- Building, Business Personal Property, Bus Income, Inland Marine, Builders Risk
- Optional Coverage –Signs, Ord & Law, Crime, Spoilage
- Minimum Premium- \$1,000.
- Limits Available
 - \$ 5,000,000 - Coastal counties (per location)-with wind
 - \$10,000,000 - Non-coastal counties (per location)-with wind
 - \$10,000,000 - Ex-wind (per building)
- Acceptable Occupancies

Apartments	Assisted Living Facilities	Condominiums
Convenience Stores	Hotel / Motel	Offices
Restaurants	Retail / Strip Malls	Service Stations
Taverns / Bars	Warehouses	

Britt/Paulk

- Builders Risk
- Property for Poultry Houses, Hog Confinement

Business Risk Partners

- Professional Liability
- Management Liability

Business Risk Services

(Oilfield/ Natural Gas related risks)

- Oilfield Consultants
- Lease Operators
- Oilfield Welders
- Oil Pipeline Construction
- Oil Well drilling
- Oil or gas well instrument logging
- Survey work in wells

Centrex Underwriters/Hudson Insurance Company

- Mono-Line Liquor Liability

Century Insurance Group/Century Surety

(not available in WV, FL, NY)

Property, General Liability, Umbrella or Excess Liability (including automobile) coverage available for many classes of business, including but not limited to the following:

- Apartment Buildings and Complexes
- Hotels and Motels (max. three stories)
- Lessor's Risk
- Convenience Stores/Self Service Gas Operations
- Light Manufacturing
- Night Clubs
- Wrecking Contractors
- Grocery Stores
- Alarm Contractors (no fire suppression or monitoring)
- Restaurants/Bars/Taverns
- Condo Association
- Artisan Service Contractors
- Roofing Contractors
- Office Buildings
- Mercantile Exposures
- Dwellings Rented to Others
- Vacant Buildings
- Self-Serve Laundromats
- Motor Truck Cargo
- Warehouse Legal Liability
- Environmental

Chartis

- Workers Comp
- Pollution/Environmental (Mold coverage available as endorsement to Pollution policy)
- Home Inspectors
- Alarm Installers
- Liquor Liability
- Environmental Packages – including General Liability, Pollution, Automobile, Workers Compensation, Umbrella
- Energy Packages – including General Liability, Professional, Pollution, Automobile, Workers Compensation, Umbrella
- Railroad Protective Liability
- Social Services Professionals and General Liability
- Technology Professionals – including Internet Liability
- Media Professional Liability
- Miscellaneous Professional Liability
- Educators Legal Liability \$10,000,000 or higher in revenue
- Sexual Misconduct Coverage
- Property Capacity up to \$100,000,000. Min Premiums \$35,000-\$50,000
- Umbrella and Excess Liability
- Special Events – up to \$5,000,000 limits
- Middle Market Property (Admitted) for Energy Related Risks \$15,000 Min Premium

Chubb Group of Insurance Companies

Commercial Package Target classes of business: Manufacturing, Wholesale Distributors, Law Firms, Museums, Office and Light Industrial, Radio and TV Broadcasters.

- Monoline Property, Machinery and Marine (Inland and Ocean Cargo)
(Note: 30-60 days lead time required for Property pre-inspection)
- Hospitals - Property
- Community Banks and Financial Institutions
- Commercial Package Policies \$10,000 Min Prem. (Property, GL, IM, Boiler, Auto, WC, Umbrella). Note: 30-60 days lead time required for pre-inspection
- Exporters Package \$2500 Min Prem.
- Umbrella/Excess Liability \$50,000,000 capacity.
- Oil & Gas related companies (Petroleum, Mining and Power generation, all lines of coverage)
- Life Science and Technology Companies

Chubb Executive Protection

- Consultants Professional Liability
- Crime
- Directors & Officers Liability for public and private companies
- Lawyers Prof Liab (firms with 10 lawyers or more)
- Fiduciary Liability
- Forefront Portfolio Package
- Kidnap/Ransom
- Managed Care E&O
- Misc. Professional Liability

Cover X Corporation (First Mercury Insurance Co.)

- Security Guards
- Private Investigators
- Armored Car Companies
- Fire Suppression Contractors
- Alarm Installation and Monitoring
- General and Artisan Contractors (including residential work)

Crum & Forster

- Large Construction accounts (\$50K mp)
- Umbrella
- Property
- Inland Marine
- Executive Liability

Euclid Managers

- Professional Liability
- Public Entity

Freberg Environmental

- Contractors Pollution
- Hazardous Hauling
- Storage Tanks
- Site Specific pollution

First Flight

- Jet Ski/ Boat Rental
- Property/ Inland Marine

Great American Custom Insurance Services, Inc.

- Products/Completed Operations Liability – Occurrence Form (including GL) \$7500 Min Prem for manufacturers and distributors, \$5000 Min Prem for all other. No Habitational or Contractors.
- Umbrella \$10,000,000 capacity. Will write over OL&T, including Habitational and Limited Contracting risks.
- Excess Property – Buffer or Excess Layers. Min attachment point \$1,000,000. Min Prem \$10,000. Will write Habitational.

Great American – Executive Liability Division

- Directors & Officers Liability
- EPLI

Great American Property/Inland Marine Division

- Property – Admitted. Target classes – Manufacturers, Metal Workers, Healthcare Facilities, Libraries, Museums, Offices, Schools, and Municipalities.
- Motor Truck Cargo
- Warehouse Legal Liability
- Moving & Storage Marine Coverages
- Bailee's Liability
- DIC
- Builders Risk
- Inland Marine Floaters

Hartford Steam Boiler Inspection and Insurance Company

- Equipment Breakdown, Electrical Arcing, Power Surges
- Off Premises Power
- Service Interruption

HCC Specialty

- Special Events

Intellectual Property Insurance Services Corp

- Patent & Copyright Infringement
- Trademark Infringement

International Property & Casualty Insurance Brokers of Nevada

- Excess Non-Owned and Hired Auto for Food Delivery, Courier Services, and Other Classes.

Ironshore (IronHealth)

- Nursing Homes (Professional and GL)

Liberty

- Umbrella
- Management Liability

Markel

- Products Liability – Claims Made Form
- Medical Malpractice
- Employment Practices Liability
- Misc. E&O
- Tenant Discrimination
- Clinical Trials
- Excess and Umbrella – Contractors, School Districts, Municipalities, Manufacturers. No Transportation. \$10 Mil Capacity, \$10,000 Min. Prem.
- Primary Casualty for Gen Contractors, non-Habitational, Manufacturing, Real Estate. \$25,000 Min. Prem. For Products. \$50,000 Min. Premium for OL&T. \$25,000-\$75,000 Min. Prem. for Contractors
- Property, Inland Marine, Builders Risk, EDP, DIC. Pkg available. Target risks – Habitational, Senior Housing, Student Housing, Real Estate, Vacants, Chapter 11, Forced Place, Bars/Restaurants. Coverage is limited for Frame/unsprinklered properties. No Coastal Wind. \$7,500. Min. Prem. – Property. \$10,000 Min. Premium – Pkg.

Markel International Insurance Company Limited

(OH, KY, PA, IN, IL, MN, TN, GA)

Property, General Liability, Owners & Contractors Protective Liability, Crime (package), Builders Risk and Inland Marine

- Vacant Buildings
- Apartments and Dwellings
- Restaurant/Taverns
- Lessors Risk
- Renovation Risk
- Hotel/Motel
- Warehouse Legal
- Dealers Open Lot
- Garage Keepers Legal
- Auto Physical Damage
- Contractors Equipment

Monitor Liability Managers

- Accountants Professional

- Employment Practices Liability
- Lawyers Professional
- Directors & Officers
- Management Liability

National Environmental Coverage Corp (NECC)

- Liability Insurance for restoration & mold contractors
- Monoline motor vehicle pollution
- Contractors Pollution

Naxos Avondale

- Products
- Contractors
- Habitational

One Beacon

- Technology E & O
- Media Liability
- Medical professional liability for hospitals & physicians
- Managed Care E&O
- Design Professional Liability
- Real Estate Professional
- Technology Professional Liability

Philadelphia Insurance Company

- Misc. Professional Liability
- Directors & Officers Liability
- Accountants Professional Liability

Professional Governmental Underwriters Inc.

- Public Officials Liability
- Public Entity Package
- Public Entity Excess and Umbrella
- Police Professional Liability
- Process Servers Professional Liability
- Educators Legal Liability

P.S. & Associates Inc./United National Ins. Co.

- General Liability
- Umbrella Liability

Occurrence Form, with minimum premiums starting at \$6,500. Various industry classes and products.

Southern Cross Marine, Inc./Scottsdale Insurance Company

- Marinas
- Boat Dealers
- Boat Repairers
- Boat Artisan Contractors

Sunderland (American Safety paper)

- Hired/Non-owned coverage for food delivery

Torus

- Umbrella

Thomco

- Daycare Package – including Property, General Liability, Automobile, Abuse
- In-Home Day Care – General Liability and Abuse
- Exterminators – General Liability and Jobsite Pollution Liability
- Senior Living Programs – Assisted Living, Independent Living, Adult Day Care, Counseling Services. Packages available including Property, General Liability, Professional Liability, Automobile, Umbrella
- Developmentally Disabled – Multi Line Program
- Mental Health – Multi Line Program

Twenty Mile

- Combined pollution/ professional

U. S. Risk Underwriters

- Home Health Care
- Medical Clinics and Labs
- Rehab Centers
- Adult Day Care
- Group Homes
- Criminal Justice Risks

Valiant

- Primary
- Excess
- Products heavy accounts
- Contractors

- Habitational

Victor O. Schinnerer/C N A

- Professional Liability
- Real Estate Agents & Brokers
- Leasing and Property Managers
- Mortgage Brokers
- Appraisers
- Auctioneers
- Real Estate Consultants
- Title and Escrow Agents
- Technology Professionals
- Architects & Engineers
- Misc. Consultants (Construction Industry)
- Environmental Consultants Package

Western World

- Directors & Officers
- Miscellaneous Errors& Omissions
- Architects & Engineers Liability

WORKERS COMPENSATION & EMPLOYERS LIABILITY

Employers Liability

- Primary Employers Liability for Ohio, (Stop gap) USLI
- Excess Employers Liability in WVA (excess of State Fund)

ACE Complete

- Mono-line WC - \$150,000 premium and under
- \$2,000 Minimum Premium
- Maximum Mod 1.80

Chartis Small Business Program – Workers Comp

- **Mono-line Workers Compensation** available in all Westfield states except AZ, DE, FL, MN, NJ, SD and WI.
- May be able to quote in the states above if that state's exposure is not the governing class
- Minimum Premium: \$3,500 to \$5,000 depending on state
- Maximum Premium: \$130,000 modified
- Truckers Minimum Premium: \$10,000
- Maximum Exp Mod: 1.35 -1.70 depending on state

- Ineligible classes include: Employee Leasing, Livery, Heavy Construction and Chemical exposures, Roofers

Chartis Specialty

- Mono-line Workers Compensation for companies with low, medium or high severity potential or business complexity
- Minimum modified premium of \$130,000 and above
- Single or multi-state employers

AmTrust

- Mono-line Workers Compensation available in most states
- New Ventures Acceptable
- Ineligible classes include: Employee Leasing, Long Haul Trucking, General Contractors, Auto Repair, Sales unless other classes also apply.

Personal Lines Carriers and Programs

Ace

- High valued Homes (\$500,000 +)
- Auto
- Valuable Articles
- Excess Liability

American Modern Home

Quick Quote Hotline 1-800-214-2351 (identify yourself as a Specialty Brokerage agent)

Or go to www.specialtybrokerage.com and click on “Personal Lines” for a modernLink signon.

- Mobile homes and manufactured homes
- Dwellings
- Motorcycles and ATVs
- Boats
- Personal watercraft
- Motor homes and travel trailers

Chartis

- High valued Homes (\$500,000 +)
- Auto
- Valuable Articles
- Excess Liability

Chubb

- High valued Homes (\$500,000 +)
- Auto
- Yacht
- Valuable Articles
- Excess Liability

Fireman’s Fund Insurance Company

- High valued Homes (\$500,000 +)
- Auto
- Yacht
- Valuable Articles
- Excess Liability

Hagerty

- Collector Car Coverage
- Antique & Classic Cars
- Exotics
- Modified Vehicles
- Vehicles under Restoration
- Retired Commercial Vehicles (fire trucks, etc)
- Wood Boats

Lexington (E&S)

- Hard to place vacants
- Monoline secondaries
- Monoline personal umbrella
- Monoline Personal Articles Floaters
- Condos and Tenants Insurance

Specialty Brokerage is licensed in all of the following:
(All programs may not be available in all states)

Resident or Non-Resident licenses in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin.

Surplus Lines Filing available in Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin.